



AP33088 - 070457.0985
PATENT

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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Hogan *et al.*
Serial No. : 09/809,367 Examiner: To Be Assigned
Filed : March 15, 2001 Group Art Unit: 2161
For : METHOD AND SYSTEM FOR SECURE PAYMENTS OVER A
COMPUTER NETWORK

INFORMATION DISCLOSURE STATEMENT

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31,300
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Assistant Commissioner for Patents
Washington, D.C. 20231

Sir:

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Pursuant to 37 C.F.R. §1.56 and 37 C.F.R. § 1.97(b), applicants bring to the Examiner's attention the references listed on the attached Form PTO 1449. It is respectfully requested that the listed references be made of record in the application, if appropriate.

1. U.S. Publication 2002/0052784 A1 to Sherwin *et al.*, issued May 2, 2002;
2. U.S. Publication 2002/0046169 A1 to Keresmann, III *et al.*, issued April 18, 2002;
3. U.S. Patent 6,370,514 B1 to Messner, issued April 9, 2002;
4. U.S. Publication 2002/0032663 A1 to Messner, issued March 14, 2002;



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5. U.S. Publication 2001/0051902 A1 to Messner, issued December 13, 2001;
6. U.S. Publication 2001/0047335 A1 to Arndt *et al.*, issued November 29, 2001;
7. U.S. Publication 2001/0047281 A2 to Keresman, III *et al.*, issued November 29, 2001;
8. U.S. Publication 2001/0037451 A1 to Bhagavatula *et al.*, issued November 1, 2001;
9. U.S. Patent 5,903,878 to Talati *et al.*, issued May 11, 1999;
10. WO 02/15077 A1 published 21.02.2002;
11. WO 01/84509 A2 published 08.11.2001;
12. WO 01/67215 A2 published 13.09.2001;
13. WO 01/26062 A1 published 12.04.2001;
14. WO 01/07873 A2 published 01.02.2001;
15. WO 01/01622 A2 published 04.01.2001;
16. AU 6053700 Australian Patent. (**Applicants are trying to obtain a copy.**)

A PTO-1449 form listing the above references and a copy of each of the listed documents are enclosed.


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The Commissioner is hereby authorized to charged payment of any additional fee
to Deposit Account No. 02-4377.

Respectfully submitted,



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